

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live chat service at gesb.wa.gov.au.

What is contribution splitting?

Contribution splitting is available for members of GESB Super and West State Super, and allows you to split some of your super contributions with your partner. By splitting your contributions, single income families can make use of the same taxation incentives available to dual income families. A portion of your super can be split into a new or existing super account for your partner.

A partner, for these purposes, is the husband, wife or de facto partner (of any gender) of a member who lives permanently with that member on a bona fide domestic basis in a relationship as a couple, at the time the contributions are made. Both the member and partner must be Australian residents at the time the partner contributions are made.

The payment of the split contributions to your partner is referred to as a 'contributions-splitting super benefit'.

The contributions-splitting super benefit is paid as a roll over super benefit when the benefit is rolled over to or transferred between super funds. When a contributions-splitting super benefit is rolled over to another super entity, we will send you notification and a statement.

For GESB Super members, contribution splitting does not reduce the amount that will be counted towards your concessional (before-tax) contributions cap.

GESB reports all of your contributions to the Australian Taxation Office (ATO), including contributions that were transferred to your partner after a contribution splitting application.

When can I split contributions?

Your application to split your contributions should be lodged with us:

- In the financial year following the year in which the contributions were made, or
- Within the same financial year the contributions were made if your entire benefit is to be rolled over, transferred, or cashed before the end of that financial year

Once we have your application, you cannot make another application for the same financial year.

Which contributions can be split and how much?

Concessional contributions paid into your super account during a financial year can be split into your partner's super account.

Concessional contributions that can be split include:

- Contributions paid by your employer such as Superannuation Guarantee contributions
- Salary sacrificed contributions
- Voluntary contributions to GESB Super for which an income tax deduction has been claimed

The amount that you can split with your partner each year usually depends on the amount and type of contributions made to your super fund in the previous financial year.

- **GESB Super** – you can split up to 85% of your employer contributions (including salary sacrifice) and personal deductible contributions, provided the amount to be split does not exceed the concessional contributions cap for that year.

From 1 July 2019, the carry-forward rules allow you to make extra concessional contributions above the general concessional contributions cap¹ without having to pay extra tax. If you have a total super balance of less than \$500,000 on 30 June of the previous financial year, you can 'carry forward' any unused concessional contributions cap amounts from previous financial years, starting 1 July 2018. Amounts carried forward that have not been used after five years will expire.

Where you make such additional contributions, the maximum amount you may split with your partner will equal the general concessional contributions cap plus any carry-forward concessional contributions.

- **West State Super** – you can split 100% of your employer contributions (including salary sacrifice), provided the amount to be split does not exceed the concessional contributions cap¹ for that year.

To use your unused cap amounts you need to meet two conditions:

- Your total super balance immediately prior to the financial year is less than \$500,000
- The amount you wish to split exceeds the concessional contributions cap for the year

¹ The general concessional contributions cap for 2023/24 is \$27,500.

Although concessional contributions made to West State Super count towards your concessional contributions cap for determining amounts that can be made to a taxed scheme, they are not capped within the untaxed scheme. This means that contributions made only to an untaxed scheme such as West State Super would not trigger you exceeding your concessional contributions cap to be eligible to use your unused cap amounts.

Please note – the untaxed plan cap for West State Super is currently \$1.705 million. Any contribution split made will go towards the receiving partner's untaxed plan cap, not the contributing partner's untaxed plan cap.

Important information

If you are making an application to split large contributions that are close to or above the general concessional contributions cap, you should first check ATO online or contact the ATO to confirm the amount eligible for a split.

Your total super balance, carry-forward concessional contributions and your concessional contributions cap can be found by logging in to your myGov account and going to the Super section within the ATO-linked service.

Your application is invalid if:

- You have already made an application for the same contribution period
- The amount on your application exceeds the maximum amount available in your account that may be split
- You are not in a bona fide relationship as at the time of making the application to split your contributions
- At the time of application, your partner is aged 65 years or over or is aged between the relevant Commonwealth preservation age² and 65 years and has retired

A person who has at any time been gainfully employed³ is taken to 'retire' if:

- The person, having been gainfully employed after they turned 60 years of age, ceases to be gainfully employed, or
- The person is at least the preservation age², is not gainfully employed and we are reasonably satisfied they will never again become gainfully employed for 10 hours a week or more

For more information about contribution splitting, visit the ATO website at ato.gov.au.

For more information about tax and contributing to your super, read the '**Tax and super**' and '**Contributing to your super**' brochures available at gesb.wa.gov.au/brochures.

Which contributions cannot be split?

Non-concessional contributions, such as voluntary after-tax contributions, cannot be split.

In addition, the following amounts cannot be split:

- Amounts that have been rolled in from another fund or transferred from a foreign super fund
- Small business capital gains tax exempt amounts
- Amounts subject to Family Law splitting orders
- Contributions made where you were not in a bona fide relationship with the partner nominated on the contribution splitting form
- Government co-contributions
- First Home Super Saver Scheme contributions
- Downsizer contributions

² Your Commonwealth preservation age is dependent on your date of birth. For more information on your preservation age, read our 'Accessing your super' brochure available at gesb.wa.gov.au/brochures.

³ Gainfully employed means being employed or self-employed for gain or reward in any business, trade, profession, vocation, calling, occupation or employment.

Disclaimer: the information contained in this document is of a general nature, and does not constitute legal, taxation or personal financial advice. In providing this information, we have not considered your personal circumstances including your investment objectives, financial situation or needs. We are not licensed to provide financial product advice. Before acting or relying on any of the information in this document you should review your personal circumstances, and assess whether the information is appropriate for you. You should read this document in conjunction with the relevant Product Information Booklet and disclosure documents at gesb.wa.gov.au/brochures. You may also wish to seek advice specific to your personal circumstances from a suitably qualified adviser.

Contribution splitting

GESB Super and West State Super

To request this document in an alternative format such as Braille, call us on 13 43 72 or use our Live chat service at gesb.wa.gov.au.

You can use this form to:

- Split your contributions with your partner. Your partner doesn't have to be a current GESB member to receive your contribution
- Open a new GESB Super account for your partner if you would like to keep the split contributions with us
- Select how much of your contributions you would like to split with your partner. You can split contributions made in the previous financial year, or in the current financial year if you are withdrawing your entire benefit

When filling out this form, if you are making the contribution, then you are the contributing spouse. If the contribution is made on your behalf, you are the receiving spouse.

Section 1 Your details

Contributing spouse's details

GESB member number

WIN No. Office Use Only

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Last name

Given name(s)

Date of birth / / Male ☐ Female ☐

Age next birthday

Residential address

Postcode

Postal address (if different from residential)

Postcode

Email address

Mobile phone number Work phone number

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Section 2 Where contributions are to be split

Complete the section relevant to one of the following three options:

Option 1. Split the contribution to your spouse's existing West State Super or GESB Super account

Receiving spouse's details

Spouse's GESB member number (if applicable)

WIN No. Office Use Only

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Last name

Given name(s)

Date of birth / / Male ☐ Female ☐

Email address

Mobile phone number

Work phone number

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Your contribution will be allocated to your spouse's GESB Super or West State Super account and invested in your spouse's nominated investment plan. If your partner has not nominated an investment plan, the contribution will be invested in the My GESB Super plan for GESB Super or My West State Super plan for West State Super (the default investment plans for these schemes). Your partner can change or nominate an investment plan by using Member Online or by completing an 'Investment choice' form available at gesb.wa.gov.au/forms.

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Option 2. Open a GESB Super account for your partner

Receiving spouse's details

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Surname (family name)

Given name(s)

Date of birth / /

Male ☐ Female ☐

Age next birthday

Residential address

Postcode

Postal address (if different from residential)

Postcode

Email address

Mobile phone number Work phone number

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Your contribution will be allocated to your spouse's new GESB Super account and automatically invested in the My GESB Super plan – the default investment plan for the GESB Super scheme.

Your partner can change their investment plan in Member Online at gesb.wa.gov.au or by completing an 'Investment choice' form available at gesb.wa.gov.au/forms.

Spouse's tax file number (TFN)

Important note:

We are authorised to collect your TFN for certain purposes, however you are not required to provide your TFN to us.

We may disclose your TFN to other super funds, when your benefits are being transferred, unless you request in writing that we don't.

It is not an offence for you not to provide us with your TFN. However, giving your TFN to us will have the following advantages (which may not otherwise apply):

- We will be able to accept all types of contributions to your account(s)
- The tax on contributions to your superannuation account(s) will not increase
- Other than the tax that may ordinarily apply, no additional tax will be deducted when you start drawing down your superannuation benefits
- It will make it much easier to trace different superannuation accounts in your name so that you receive all your superannuation benefits when you retire

The purpose for which your TFN can be used, and the consequences of not quoting it, may change in the future as a result of changes in the law.

☐ ☒ I do not wish for my TFN to be passed onto another super fund

For more information on providing your TFN, you can call the Australian Taxation Office (ATO) super helpline on 13 10 20.

I declare that the information provided about my TFN is true and correct.

Receiving spouse

Your signature

Date

/ /

Option 3. Split the contribution to your spouse's existing super account in another complying super fund

Mr ☐ Mrs ☐ Miss ☐ Ms ☐ Other

Last name

Given name(s)

Date of birth / /

Male ☐ Female ☐

Age next birthday

Residential address

Postcode

Postal address (if different from residential)

Postcode

Email address

Mobile phone number

Work phone number

()

Name of spouse's fund

Address of fund

Postcode

Telephone number of fund

Fund's Australian Business Number (ABN)

Fund's Unique Superannuation Identifier Number (USI)

Please note, we pay split contributions by cheque. If your spouse's other fund doesn't accept cheques, please contact us on 13 43 72.

OR

If you want to split the contribution to a Self Managed Super Fund (SMSF), complete the below.

Name of spouse's SMSF

Electronic Service Address (ESA)

- ☐ For security purposes, provide a copy of the SMSF bank statement showing the name of the SMSF, the bank's name and logo, BSB number and account number.

We will be unable to make the payment if a bank statement or letter from your bank confirming the account details is not provided.

SMSF bank details

Bank name

BSB number

 -

Account number

Account name

Spouse's tax file number (TFN)

Spouse's member number (in fund)

Section 3 Request and declaration

Contributing spouse

- I request that you split the contributions detailed in section 4 to the super account of my partner as detailed in section 2
- If I have chosen to split current financial year contributions, I have completed a **'Benefit access'** form to access my benefit and I am closing my account
- I understand that once I give this application to you, I cannot make another application for the same financial year
- I understand that the amount that may be split must not exceed my concessional contributions cap for the relevant financial year and, if necessary, have checked the maximum amount that can be split with the ATO

Your signature

Date

Receiving spouse

In signing this form I acknowledge that:

- If I am an existing GESB member, I understand that the contribution will be allocated to my nominated West State Super or GESB Super account and invested in my nominated investment plan. If I am a new member of GESB Super and have not nominated an investment plan, I understand all money will be invested in the default My GESB Super investment plan.
- If I am a new GESB member, I have read the **'GESB Super Product Information Booklet'** and understand it serves as general information only and does not contain personal financial advice.
- I understand that any benefits accruing on my behalf in West State Super or GESB Super are subject to rules and conditions of release applicable to that scheme, including preservation rules (see the relevant Product Information Booklet) at gesb.wa.gov.au/brochures.
- I declare that at the date of this application I am the partner of the applicant and I am aged: less than my Commonwealth preservation age¹

OR

between my Commonwealth preservation age and 65 years and have not retired.

Your signature

Date

Both spouses

In signing this form we confirm that:

- At the time of making this application we live together on a bona fide domestic basis as a married couple or as de facto partners

Contributing spouse

Your signature

Date

Receiving spouse

Your signature

Date

¹ Your Commonwealth preservation age is dependent on your date of birth. For more information on your preservation age, read our 'Accessing your super' brochure available at gesb.wa.gov.au/brochures.

Section 4 How much of my contribution to split

Important information

You should first check ATO online or contact the ATO to confirm the amount eligible for a split.

My contributions are to be split from the following account:

- | | |
|--|---|
| <input type="checkbox"/> GESB Super
(taxed splittable
contributions) | <input type="checkbox"/> West State Super
(untaxed splittable
employer contributions) |
|--|---|

Financial year ending

30 / 06 / 20_____

This must be either this current financial year or the previous financial year. You cannot apply to split contributions made to your account before the beginning of last financial year.

Contributions to be split:

Nominated amount \$

Note: if you are splitting contributions for the current financial year, you must be closing your account.

Complete and return the relevant '**Benefit access**' form available at gesb.wa.gov.au/forms or by contacting your Member Services Centre on 13 43 72.

For more information on the amounts and types of contributions that can be split, read the '**Contribution splitting**' fact sheet available at gesb.wa.gov.au/factsheets.

Section 5 Post to us

Please post the following documents:

- ☐ '**Contribution splitting**' application form
- ☐ Original certified proof of identity for both spouses – refer to section 6 for more information
- ☐ Relevant '**Benefit access**' form if I have chosen to split current financial year contributions

to:

GESB
PO Box J 755
Perth WA 6842

How long will it take?

We aim to process your request within 10 working days after receiving your form and all necessary information. However, there are circumstances where it may take us longer to process your request.

Section 6 Completing your proof of identity

Both spouses

We are required to confirm your and your spouse's identities before you can split your contributions. See the '**Proof of identity**' fact sheet, available at gesb.wa.gov.au/factsheets for more information.

Note: we have a privacy statement that explains how we handle private information about individuals responsibly. Our privacy statement is available on our website at gesb.wa.gov.au/privacy or can be obtained by contacting your Member Services Centre on 13 43 72.

How to contact us

T Member Services Centre 13 43 72
PO Box J 755, Perth WA 6842

F 1800 300 067

W gesb.wa.gov.au